

**Certificate of Notice Page 1 of 4**  
**United States Bankruptcy Court**  
**Eastern District of Pennsylvania**

In re:  
Tod O Fenstermacher  
Denise J. Fenstermacher  
Debtors

Case No. 12-14849-ref  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: Lisa  
Form ID: 3180WPage 1 of 2  
Total Noticed: 21

Date Rcvd: Jun 01, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 03, 2018.

db Tod O Fenstermacher, 15821 Kutztown Road, Maxatawny, PA 19538  
db +Tod O. Fenstermacher, MAILING ADDRESS, P.O. Box 46, Maxatawny, PA 19538-0046  
jdb Denise J. Fenstermacher, 15821 Kutztown Road, Maxatawny, PA 19538  
jdb +Denise J. Fenstermacher, MAILING ADDRESS, P.O. Box 46, Maxatawny, PA 19538-0046  
smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603  
smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
12931515 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933  
12887125 Barclay, 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410  
12839286 FIA CARD SERVICES, N.A., 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410  
13035366 eCAST Settlement Corporation, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RSVVCBICNOTICE1@state.pa.us Jun 02 2018 03:02:25 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 02 2018 03:02:48 U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
12830146 +E-mail/Text: bncmail@w-legal.com Jun 02 2018 03:02:39 CERASTES, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
12917293 EDI: ECMC.COM Jun 02 2018 06:48:00 Educational Credit Management Corp(ECMC), Lockbox #8682, P.O. Box 16478, St. Paul, MN 55116-0478  
12922358 EDI: BL-CREDIGY.COM Jun 02 2018 06:48:00 Main Street Acquisition Corp., assignee, of CHASE BANK USA, N. A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
12965127 EDI: PRA.COM Jun 02 2018 06:48:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541  
12883875 +EDI: NAVIENTFKASMSERV.COM Jun 02 2018 06:48:00 SLC Conduit, c/o Sallie Mae Inc., 220 Lasley Avenue, Wilkes-Barre, PA 18706-1430  
12858924 EDI: TFSR.COM Jun 02 2018 06:48:00 Toyota Motor Credit Corporation (TMCC), PO BOX 8026, Cedar Rapids, Iowa 52408-8026

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 03, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 1, 2018 at the address(es) listed below:

DAVE P. ADAMS on behalf of U.S. Trustee United States Trustee dave.p.adams@usdoj.gov  
FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf\_frpa@trustee13.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com  
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf\_frpa@trustee13.com  
MICHAEL P. GILES on behalf of Debtor Tod O Fenstermacher mpglawyer@msn.com, mpglawyer@comcast.net  
MICHAEL P. GILES on behalf of Joint Debtor Denise J. Fenstermacher mpglawyer@msn.com, mpglawyer@comcast.net

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Page 2 of 2  
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

MICHAEL P. GILES on behalf of Debtor Tod O. Fenstermacher mpqlawyer@msn.com,  
mpqlawyer@comcast.net  
THOMAS I. PULEO on behalf of Creditor BANK OF AMERICA, N.A. tpuleo@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

**Information to identify the case:**

Debtor 1 **Tod O Fenstermacher**  
First Name Middle Name Last Name

Debtor 2 **Denise J. Fenstermacher**  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **12-14849-ref**

Social Security number or ITIN **xxx-xx-1161**  
EIN **-----**

Social Security number or ITIN **xxx-xx-7042**  
EIN **-----**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Tod O Fenstermacher

Denise J. Fenstermacher

6/1/18

**By the court:** Richard E. Fehling  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**